

## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/AU2004/000846

## A. CLASSIFICATION OF SUBJECT MATTER

Int. Cl. 7: G06F 17/60

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

DWPI: G06F-017/60/IC, Internet, WWW, World Wide Web, Electronic Payment, Online payment, Merchant+, Retailer+, Financial Institution+, Bank+

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 02/25604 A1 (SOFT TRACKS ENTERPRISES LTD.) 28 March 2002 Abstract and Lines 12-20, Page 7	1-48
A	US 6138107 A (ELGAMAL) 24 October 2000 Lines 13-32 – Column 5	
A	WO 00/67219 A1 (THE CHASE MANHATTAN BANK) 9 November 2000 Abstract and Line20, Page 7 – Line 21, Page 14	
A	WO 01/11515 A2 (SPENDCASH.COM, INC.) 15 February 2001 Abstract	

 Further documents are listed in the continuation of Box C See patent family annex

* Special categories of cited documents:	
"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E" earlier application or patent but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search 25 August 2004	Date of mailing of the international search report - 3 SEP 2004
Name and mailing address of the ISA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaaustralia.gov.au Facsimile No. (02) 6285 3929	Authorized officer J.W. THOMSON Telephone No : (02) 6283 2214

## INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/AU2004/000846

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report			Patent Family Member		
WO 0225604	AU 91565/01	AU 93550/01	CA 2320000		
	CA 2329895	US 2002042776	WO 0225865		
US 6138107					
WO 0067219	AU 46966/00	AU 48173/00	AU 49798/00		
	AU 49820/00	BR 0011230	BR 0011231		
	CA 2371734	CA 2371736	EP 1177537		
	EP 1177538	US 6609113	US 6704714		
	US 2003140004	WO 0067216	WO 0067218		
	WO 0067220				
WO 0111515	AU 51668/00				

Due to data integration issues this family listing may not include 10 digit Australian applications filed since May 2001.

END OF ANNEX

BEST AVAILABLE COPY